

Fill in this information to identify the case:

Debtor 1 Costell A. PewrittDebtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 17-20182

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MSE Sub I LLCCourt claim no. (if known): 4Last 4 digits of any number you use to  
identify the debtor's account:2 3 3 0

Date of payment change:

Must be at least 21 days after date  
of this notice09/01/2020

New total payment:

\$ 608.10

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 179.04New escrow payment: \$ 129.75**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Costell A. Pewritt Case number (if known) 17-20182  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ D. Anthony Sottile Date 08/11/2020  
Signature

Print: D. Anthony Sottile Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: July 09, 2020

COSTELL PEWRITT  
 1974 BURNHAM AVE  
 MEMPHIS TN 38127

Loan

Property Address:  
 1974 BURNHAM AVENUE  
 MEMPHIS, TN 38127

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Aug 2019 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2020:
Principal & Interest Pmt:	478.35	478.35
Escrow Payment:	179.04	129.75
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$657.39	\$608.10

Escrow Balance Calculation	
Due Date:	Apr 01, 2020
Escrow Balance:	13.21
Anticipated Pmts to Escrow:	895.20
Anticipated Pmts from Escrow (-):	525.76
Anticipated Escrow Balance:	\$382.65

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	976.63	263.99
Aug 2019	129.67	120.16	525.75	525.76	* City/Town Tax	580.55	(141.61)
Sep 2019	129.67	179.04			*	710.22	37.43
Oct 2019	129.67	179.04			*	839.89	216.47
Nov 2019	129.67	179.04			*	969.56	395.51
Nov 2019				666.23	* County Tax	969.56	(270.72)
Dec 2019	129.67	179.04	666.23		* County Tax	433.00	(91.68)
Jan 2020	129.67	179.04	364.01		* Forced Place Insur	198.66	87.36
Feb 2020	129.67	179.04			*	328.33	266.40
Mar 2020	129.67	179.04			*	458.00	445.44
Mar 2020		30.77			* Escrow Only Payment	458.00	476.21
Apr 2020	129.67	179.04			*	587.67	655.25
Apr 2020		88.00			* Escrow Only Payment	587.67	743.25
May 2020	129.67				*	717.34	743.25
May 2020				365.02	* Hazard FPI	717.34	378.23
May 2020				365.02	* Hazard FPI	717.34	13.21
Jun 2020	129.67				*	847.01	13.21
Jul 2020	129.67				*	976.68	13.21
					Anticipated Transactions	976.68	13.21
Jul 2020		716.16					729.37
Aug 2020		179.04		525.76	City/Town Tax		382.65
	\$1,556.04	\$2,566.45	\$1,555.99	\$2,447.79			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,555.99. Under Federal law, your lowest monthly balance should not have exceeded 29.33 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: July 09, 2020

COSTELL PEWRITT

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	382.65	581.17
Sep 2020	129.75			512.40	710.92
Oct 2020	129.75			642.15	840.67
Nov 2020	129.75			771.90	970.42
Dec 2020	129.75	666.23	County Tax	235.42	433.94
Jan 2021	129.75	365.02	Hazard FPI	0.15	198.67
Feb 2021	129.75			129.90	328.42
Mar 2021	129.75			259.65	458.17
Apr 2021	129.75			389.40	587.92
May 2021	129.75			519.15	717.67
Jun 2021	129.75			648.90	847.42
Jul 2021	129.75			778.65	977.17
Aug 2021	129.75	525.76	City/Town Tax	382.64	581.16
	<u>\$1,557.00</u>	<u>\$1,557.01</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 198.67. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 259.50 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 382.65. Your starting balance (escrow balance required) according to this analysis should be \$581.17. This means you have a shortage of 198.52. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,557.01. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Document

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Unadjusted Escrow Payment	129.75
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$129.75</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
MEMPHIS DIVISION**

In Re: Case No. 17-20182  
Costell A. Pewritt Chapter 13  
Debtor. Judge Jennie D. Latta

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**CERTIFICATE OF SERVICE**

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I certify that on August 11, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Jimmy E. McElroy, Debtor's Counsel  
jimmy\_3780@hotmail.com

Sylvia F. Brown, Chapter 13 Trustee  
ecf@ch13sfb.com

Office of the United States Trustee  
ustpreion08.me.ecf@usdoj.gov

I further certify that on August 11, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Costell A. Pewritt, Debtor  
1974 Burnham Ave.  
Memphis, TN 38127

Dated: August 11, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com